

**Information to identify the case:**

Debtor 1: Russ R. Stanoylovic  
 First Name Middle Name Last Name  
 Social Security number or ITIN: xxx-xx-9795  
 EIN: -- --

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name  
 Social Security number or ITIN: \_\_\_\_\_  
 EIN: -- --

United States Bankruptcy Court: Southern District of California  
 Date case filed for chapter: 7 12/28/18

Case number: 18-07569-LA7

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Russ R. Stanoylovic	
2. All other names used in the last 8 years		
3. Address	1026 W. El Norte Parkway, #198 Escondido, CA 92026	
4. Debtor's attorney Name and address	Steven E. Cowen S.E.Cowen Law 7317 El Cajon Boulevard Suite 229 La Mesa, CA 91942	Contact phone 619-202-7511 Email <a href="mailto:cowen.steve@secowenlaw.com">cowen.steve@secowenlaw.com</a>
5. Bankruptcy trustee Name and address	James L. Kennedy PO Box 28459 San Diego, CA 92198-0459	Contact phone (858) 451-8859 Email: None

For more information, see page 2 &gt;

Debtor **Russ R. Stanoylovic**Case number **18-07569-LA7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.casb.uscourts.gov">www.casb.uscourts.gov</a> .	Jacob Weinberger U.S. Courthouse 325 West F Street San Diego, CA 92101-6991	Hours open  9:00am – 4:00pm  Contact phone 619-557-5620
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 22, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, First Floor, Room 1234 (A), 880 Front Street, San Diego, CA 92101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 65%;"> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div style="width: 30%;"> <b>Filing deadline: 3/25/19</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 65%;"> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div style="width: 30%;"> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.casb.uscourts.gov">www.casb.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Debtor **Russ R. Stanoylovic**Case number **18-07569-LA7****NOTICE OF APPOINTMENT OF INTERIM TRUSTEE**

An order for relief having been entered in the above-referenced case on 12/28/18, the following person is named Interim Trustee of the estate of the debtor:

James L. Kennedy  
PO Box 28459  
San Diego, CA 92198-0459

**TRUSTEE REQUIREMENTS**

The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.

Debtors are to provide the Trustee with written documentation supporting income earnings as set forth in Schedule I of the debtor's case within 14 days of the filing of the case. If documents are not provided, the Trustee may move for dismissal of the case without further notice to the Debtor or creditors. Alternatively, the Trustee may seek an extension of time to file to move for dismissal if the Trustee is investigating assets of the estate, without further notice to the Debtor or creditors.

Debtors and debtors' attorneys must review the Standing Administration Guidelines immediately to comply with the production of supporting documentation of material represented in the Schedules and Statement of Financial Affairs. Failure to do so in a timely manner may result in continuances of Meetings and additional appearances. The Standing Administration Guidelines are available on the internet at:

<http://www.casb.uscourts.gov/trustee-guidelines-and-additional-requirements>

**DISMISSAL OF CASE**

Notice is given that this case will be dismissed if the debtor(s) fails to pay the filing fee pursuant to Rules of Bankruptcy Procedure 1006. This dismissal will occur without further notice.

Furthermore, notice is given that if the Debtor fails to file schedules and statements or other documents required by the Rules of Bankruptcy Procedure 1007 and/or 11 U.S.C. 521, or if the Debtor or Joint Debtor fails to appear at the scheduled §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of the case without further notice to the Debtor or Creditors. A party in interest may object to the motion for dismissal at the §341(a) meeting, at which time a hearing on the objection will be scheduled.

**NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE**

Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financial Management Course Certificate within 60 days after the first date set for the meeting of creditors under §341.

**BANKRUPTCY FRAUD**

If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 880 Front Street, 3rd Floor, Ste. 3230, San Diego, CA 92101 and/or by calling 619-557-5013.

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For the Court:

Barry K. Lander, Clerk  
United States Bankruptcy Court  
Southern District of California

Dated: 12/31/18